

Form B18 (Official Form 18)(10/05)

United States Bankruptcy Court
Eastern District of Virginia
1100 East Main Street
Richmond, VA 23219

Case Number 05-41516-DOT

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Lee Alexander
5508 Eanes Lane
Richmond, VA 23231

Anne-Marie Phillis Alexander
aka Anne-Marie Phillis Whitlock, aka
Anne-Marie Phyllis Shaw
5508 Eanes Lane
Richmond, VA 23231

Social Security No.:

Debtor: xxx-xx-6908

Joint Debtor: xxx-xx-1290

Employer's Tax I.D. No.:

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 6, 2006

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 05-41516

User: admin
Form ID: B18

Page 1 of 1
Total Served: 27

Date Rcvd: Feb 07, 2006

The following entities were served by first class mail on Feb 09, 2006.

db +Michael Lee Alexander, 5508 Eanes Lane, Richmond, VA 23231-4054
jdb +Anne-Marie Phillis Alexander, 5508 Eanes Lane, Richmond, VA 23231-4054
tr Sherman B. Lubman, P.O. Box 5757, Glen Allen, VA 23058-5757
7278364 BERKELEY AND DEGAETANI, 1301 N. HAMILTON STREET, SUITE 200, RICHMOND, VA 23230-3959
7278362 +CHEVY CHASE BANK, 7501 WISCONSIN AVENUE, 5TH FLOOR, BETHESDA, MD 20814-6525
7278361 +CHEVY CHASE F.S.B., 7501 WISCONSIN AVENUE EAST TOWER 5TH FL, BETHESDA, MD 20814-6525
7278360 +COLLECTION COMPANY OF AMERICA, 700 LONGWATER DRIVE, NORWELL, MA 02061-1796
7278349 CREDIT ADJUSTMENT BOARD, 306 E. GRACE STREET, RICHMOND, VA 23219-1718
7278348 +CREDIT CONTROL CORP., P.O. BOX 120570, NEWPORT NEWS, VA 23612-0570
7278347 +HENRICO COUNTY DISTRICT COURT, 4301 E. PARHAM ROAD, RICHMOND, VA 23228-2745
7278359 +MARYVVEIW MEDICAL CENTER, 3636 HIGH STREET, PORTSMOUTH, VA 23707-3236
7278358 +MCV COLLECTION DEPARTMENT, P.O. BOX 980462, RICHMOND, VA 23298-0462
7278357 MCV PHYSICIANS, 11TH STREET, RICHMOND, VA 23219
7278356 MEDICAL COLLEGE OF VIRGINIA, 11 TH STREET, RICHMOND, VA 23219
7278355 +NATIONS RECOVERY CENTER, INC., 6491 PEACHTREE INDUSTRIAL BOULEVARD, ATLANTA, GA 30360-2100
7278354 +PRESIDIO, 101 CROSSWAY PARK DRIVE, WOODBURY, NY 11797-2016
7278353 +RICHMOND AMBULANCE, 2400 HERMITAGE ROAD, RICHMOND, VA 23220-1200
7278352 +RICHMOND CITY GENERAL DISTRICT COURT, 800 E. MARSHALL STREET, RICHMOND, VA 23219-1917
7278351 +SUNTERRA FINANCIAL SERVICES, 3865 WEST CHEYENNE AVENUE, NORTH LAS VEGAS, NV 89032-3498
7278350 +UNITED CONSUMERS, INC., 14205 TELEGRAPH ROAD, 2ND FLOOR, WOODBRIDGE, VA 22192-4666
7278370 +VCU HEALTH SYSTEMS, 701 N. 5TH STREET, RICHMOND, VA 23219-1415
7278369 +VERIZON, P.O. BOX 30001, INGLEWOOD, CA 90313-0001
7278367 +VIRGINIA WOMENS CENTER, 5875 BREMO ROAD, RICHMOND, VA 23226-1934
7278368 VIRIZON SOUTH, P.O. BOX 17577, BALTIMORE, MD 21297-0513
7278366 +WEST END ANESTHESIA GROUP, INC., 5855 BREMO ROAD, SUITE 501, RICHMOND, VA 23226-1925
7278365 +WILLIAMSBURG COMMUNITY HOSPITAL, 301 MONTCELLO AVENUE, WILLIAMSBURG, VA 23185-2882

The following entities were served by electronic transmission on Feb 08, 2006 and receipt of the transmission was confirmed on:

tr EDI: QSBLUBMAN.COM Feb 08 2006 04:41:00 Sherman B. Lubman, P.O. Box 5757,
Glen Allen, VA 23058-5757
7278363 +EDI: CAPITALONE.COM Feb 08 2006 04:42:00 CAPITAL ONE BANK, P.O. BOX 85015,
RICHMOND, VA 23285-5015

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2006

Signature:

